

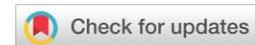
## Exploring the Determinants of Customer Loyalty: Insights from Retail Companies

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### ABSTRACT

**Keywords:**

*Brand Image; E-Customer Loyalty; E-Satisfaction; E-Service Quality; E-Trust*

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This study used PLS (Partial Least Squares) to examine and understand the factors that support and hinder e-customer loyalty on e-commerce websites. Research data was collected through a survey of 300 individuals who are actual consumers of e-commerce websites. The results of the PLS data analysis indicate that e-service quality has a significant positive influence on e-service satisfaction and e-service trust. It was also found that e-brand image has a strong positive influence on e-service satisfaction, e-service trust, and e-customer loyalty. Furthermore, it was determined that e-service satisfaction positively affects e-customer loyalty, whereas e-service trust does not. This study also shows that the overall quality of e-service, mediated by e-service satisfaction and e-service trust, has a substantial impact on e-customer loyalty, but the mediation path of e-service trust does not produce significant results. The conclusion that can be drawn is that to increase customer loyalty, e-commerce companies need to place more emphasis on improving service quality and good brand image, as well as paying attention to customer satisfaction. The recommendation is that companies should simultaneously strengthen service quality and brand image and prioritize these factors.

### ABSTRAK

Penelitian ini menggunakan PLS (Partial Least Squares) dengan tujuan untuk mengamati dan mengetahui bagaimana faktor yang mendukung dan menghambat loyalitas pelanggan elektronik di situs web e-commerce. Data penelitian dikumpulkan melalui survei terhadap 300 individu yang merupakan konsumen nyata dari situs web e-commerce. Hasil analisis data PLS menunjukkan bahwa kualitas layanan elektronik memiliki pengaruh positif yang besar terhadap kepuasan layanan elektronik dan kepercayaan layanan elektronik. Ditemukan juga bahwa citra merek elektronik memiliki pengaruh positif yang kuat terhadap kepuasan layanan elektronik, kepercayaan layanan elektronik, dan loyalitas pelanggan elektronik. Lebih lanjut, ditentukan bahwa kepuasan layanan elektronik berpengaruh positif terhadap loyalitas pelanggan elektronik, namun kepercayaan layanan elektronik tidak berdampak terhadap loyalitas pelanggan elektronik. Penelitian ini juga menunjukkan bahwa kualitas keseluruhan layanan elektronik, yang dimediasi melalui kepuasan layanan elektronik dan kepercayaan layanan elektronik, memiliki dampak substansial pada loyalitas pelanggan elektronik, namun jalur mediasi

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kepercayaan layanan elektronik tidak memberikan hasil yang signifikan. Kesimpulan yang dapat ditarik adalah bahwa untuk meningkatkan loyalitas pelanggan, perusahaan e-commerce perlu lebih menekankan pada peningkatan kualitas layanan dan citra merek yang baik, serta memperhatikan kepuasan pelanggan. Saran yang diberikan adalah perusahaan harus memperkuat kualitas layanan dan citra merek secara bersamaan, dan memprioritaskan faktor-faktor tersebut.

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## INTRODUCTION

In the modern digital economy, the integration of e-commerce into traditional retail business models requires building long-term relationships with consumers. Customer commitment, reflected in repeat purchase behavior and continued preference for a brand despite competitors' influence, has become a crucial success factor for retail companies in the e-commerce era (Gallarza et al., 2021). As competition intensifies and switching costs decrease on digital platforms, understanding the determinants of customer loyalty is more important than ever to maintain profitability and competitive advantage (Sari et al., 2023).

Several factors have been consistently identified in the literature as determinants of customer loyalty, particularly in the e-commerce context. These factors include service quality, perceived value, trust, satisfaction, and user experience. Service quality, especially in areas such as delivery speed, return handling, and customer service responsiveness, directly influences customer satisfaction and subsequent loyalty (Aljumah et al., 2021). Perceived value, defined as the trade-off between what customers receive and what they sacrifice (price, time, & effort), remains a strong predictor of repeat purchase behavior in online retail (Pham et al., 2022).

Trust is another fundamental element in digital transactions, which do not involve physical interaction. It is built through secure payment systems, transparent policies, and consistent service performance, which enhance customer confidence and reduce perceived risk (Benedek et al., 2020). Furthermore, satisfaction, often resulting from trust, perceived value, and service quality, acts as a mediator between service performance and loyalty. Satisfied customers tend to engage in positive word-of-mouth communication and demonstrate higher repurchase intentions (Suhartanto et al., 2019).

Online fraud remains a significant concern in digital commerce. Fraudsters often target consumers who may be less cautious when shopping online. Despite technological advancements, online fraud continues to persist due to increasingly sophisticated methods. Indonesia's economic crime rate remains high, and the growing number of digital transactions has contributed to a rise in online fraud cases. In

Indonesia, internet fraud in online transactions may involve counterfeit goods or the failure to deliver purchased goods or services (Malapane, 2019).

Kompas (2024) reported that online fraud and cyberattacks increased by 24 percent from 2022 to 2023, with more than 500,000 reports recorded over the past seven years. This situation raises serious concerns among online buyers and sellers regarding transaction security. The Deputy Minister of Communication and Information Technology (Kominfo), Nezar Patria, stated that between 2017 and 2024, there were 572,000 complaints related to online fraud or scams, including investment fraud and fictitious sales.

Relationship marketing theory provides a fundamental framework for understanding how businesses foster long-term customer loyalty, particularly in highly competitive sectors such as retail. This approach emphasizes trust, commitment, satisfaction, and personalized communication as key drivers of customer retention (Hussain et al., 2020). In the retail context, these elements foster emotional connections between customers and brands, thereby increasing loyalty behaviors such as repeat purchases and positive word-of-mouth (Nguyen et al., 2021). Technological advancements, including digital loyalty programs and customer relationship management systems, have further strengthened the role of relationship marketing in building customer loyalty (Kim et al., 2020). Additionally, relationship marketing enables a deeper understanding of customer needs, allowing retailers to deliver superior value and differentiated experiences.

Based on the background described above, this study aims to examine online customer loyalty. To assess e-customer loyalty, this study employs e-service quality, e-satisfaction, and e-trust as key variables. E-satisfaction and e-trust are also examined as mediating variables. Furthermore, this research adopts relationship marketing theory as its theoretical foundation and introduces brand image as an additional variable. Previous studies applying this theory have not incorporated brand image as a variable. For example, Bapat and Khandelwal (2023) examined consumer expectations in online activities by including variables such as hope, continuance intention, trust, and commitment.

## **LITERATURE REVIEW**

### **Grand Theory: Relationship Marketing**

Relationship marketing is a marketing strategy that focuses on building, maintaining, and strengthening long-term relationships with customers rather than concentrating on short-term transactions and single sales (Morgan and Hunt, 1994).

This marketing idea was developed based on the understanding that customer loyalty, trust, and satisfaction are essential elements that can lead to long-term business success, especially in competitive markets. Relationship marketing enables businesses to understand customer needs, preferences, and expectations in depth, which enables them to provide customers with tailored value and consistent service quality (Hidayat, 2023). The key components of relationship marketing include communication, customer engagement, commitment, trust, and mutual benefit between the company and its customers. By establishing strong emotional and relational ties, businesses can enhance customer retention rates, reduce marketing expenses, and foster positive word-of-mouth, ultimately promoting a stronger brand reputation (Salem, 2021). Relationship marketing utilizes various instruments such as customer relationship management (CRM) software, loyalty programs, and after-sales services to monitor interactions and improve customer experiences. Ultimately, this marketing strategy not only strengthens customer lifetime value but also establishes a competitive advantage by making customer relationships difficult for competitors to establish.

### **Hypothesis Development**

A study by Wang (2024) finds that internet-based (e) service logistics enhance satisfaction if they are fast, accurate, and reliable. Kim and Yum (2024) highlight the importance of an easy interface and an intuitive user experience in increasing satisfaction on e-commerce platforms. Similarly, Ashiq and Hussain (2024) find that reliability, efficiency, and speed of response in online services encourage satisfaction and loyalty.

H1: E-Service Quality has positive influence on e-Satisfaction

A study by Pratiwi et al. (2021) finds that good service on the OVO application builds e-trust which encourages loyalty. Kim & Yum (2024) also state that features such as fast, safe, and easy use strengthen customer trust in e-commerce platforms. Mittal & Kaur (2023) support these findings in the context of food delivery applications, where reliable service, such as on-time delivery and quality that meets expectations, increases user trust. Therefore, it can be said that high-quality service forms an essential foundation for building trust, which in turn fosters customer loyalty and sustainable usage.

H2: E-service Quality has positive influence on e-Trust

Pratiwi et al. (2021) explain e-trust and brand image become a mediator in connection between quality service and loyalty users OVO application. Ashiq and Hussain (2024) also found that trust and quality service increase e-commerce customer loyalty. In the banking sector, Khan et al. (2023) confirm that reliable electronic services promote customer loyalty, with satisfaction as a mediator. Mittal and Kaur (2023) support these findings in the context of application of food delivery order, where

service quality strengthens satisfaction and trust, thereby increasing loyalty. Findings confirm that improving electronic service quality is a strategic step in building digital customer loyalty.

H3: E-Service Quality has positive influence on e-Customer Loyalty

A study by Wang (2024) found that in service logistics in Chengdu, companies with a strong brand image are able to increase customers' positive perceptions, thereby increasing satisfaction. Raman and Ramachandaran (2023) also showed that when shopping for clothing online, brand image influences purchase decisions and satisfaction, especially when consumers have an emotional attachment to the brand. Brand image has a direct positive and significant influence on e-satisfaction. These three findings confirm that a positive brand image not only shapes satisfaction.

H4: Brand Image has positive influence on e-Satisfaction

Wilis and Nurwulandari (2020) find that brand positively increase customer trust to digital services, which have an influence on loyalty. Hendrawan and Agustini (2021) also emphasized that image strong brand promote a sense of security and comfort in online transactions, thereby strengthening e-trust. Research by Pratiwi et al. (2021) on OVO users showed that brand image is positively correlated with e-trust and plays an important role in building customer loyalty. Handayani et al. (2021) support these findings, showing that strong brand image of Shopee increases trust in online shopping.

H5: Brand Image has positive influence on e-Trust

A study by Raman and Ramachandaran (2023) shows that consumer more tend to be loyal to platform that has positive brand image, especially if brand the reflect quality products and transparent transactions. In the context of digital wallet services such as OVO, the brand image plays an important role in build loyalty through improvement beliefs and perceptions of quality (Pratiwi et al., 2021). In addition, the strong brand image create perceptions of security and satisfaction that encourage consumer for keep going use digital services. In the food delivery service sector, brands with good and excellent service reputation have been proven capable retaining customers, as consumers associate attributes such as speed and security with the brand (Mittal & Kaur., 2023). Therefore that, based on proof existing empirical, image positive brand image not only form perception in consumers, but also strengthens loyalty customer in digital services.

H6: Brand Image has positive influence on e-Customer Loyalty

A study by Wang (2024) in the sector logistics Chengdu express shows that the higher customer satisfaction, the greater their loyalty to the service. The study of Ashiq and Hussain (2024) in Pakistan also confirmed that electronic satisfaction is an important factor driving consumer loyalty in e-commerce. Additionally, Khan et al. (2023) state that satisfaction plays a key role as a mediator between electronic service quality and customer loyalty in online banking during the Covid-19 pandemic. These

findings are further supported by the results of Silviana and Puspaningrum (2022), which show that customer experience and service quality on Tokopedia significantly contribute to increased satisfaction and loyalty, especially among new students in East Java. With thus, various empirical evidence strengthens the view that electronic customer satisfaction is a key factor in driving customer loyalty on digital and e-commerce platforms. This is also in line with the research conducted by Cuandra et al. (2025).

H7: E-Satisfaction has positive influence on e-Customer Loyalty

A study by Pratiwi et al. (2021) finds that in e-wallet applications such as OVO in Malang, e-trust plays an important role in forming user loyalty, showing that consumers who trust the service provider tend to be more loyal and continue using the service. The study by Ashiq and Hussain (2024) in Pakistan also shows that electronic trust, together with service quality, significantly contributes to customer satisfaction and loyalty in digital services. Research by Silviana and Puspaningrum (2022) on the Tokopedia platform emphasized the role of e-trust and service quality as important mediators in strengthening satisfaction and customer loyalty. In addition, Chhabra (2018) in India identified e-trust as the main factor in determining customer loyalty in online banking.

H8: E-Trust has positive influence on e-Customer Loyalty

Ashiq and Hussain (2024) analyzed online purchases in Pakistan and revealed that high-quality electronic services increase customer trust, which in turn drives loyalty and satisfaction, thereby supporting the mediating role of electronic satisfaction. Khan et al. (2023) also found that high-quality service enhances customer satisfaction, which then promotes customer loyalty in online banking. The study by Silviana and Puspaningrum (2022) on the Tokopedia platform reinforces these findings, showing that electronic satisfaction acts as a mediator between service quality and loyalty, especially for new customers. In addition, Akroush et al. (2021) confirm that in emerging market contexts such as Jordan, service quality influences electronic loyalty through the mechanisms of satisfaction and electronic trust. These findings confirm that electronic customer satisfaction is not merely an additional factor but rather the main mediator that strengthens the positive relationship between service quality and customer loyalty across various digital platforms.

H9: E-Satisfaction mediates positive relationship between e-Service Quality and e-Customer Loyalty

Study Wilis and Nurwulandari (2020) proves that customer satisfaction through e-services increases loyalty by strengthening the connection between brand image and electronic service quality, supporting hypothesis H10. Yuwono and Anggiani (2024) also found that electronic service quality and brand image significantly influence customer satisfaction, which in turn increases loyalty, reinforcing the mediating role of

customer satisfaction. Alnaim et al. (2022) add that electronic satisfaction and electronic trust are important mediators between service quality and loyalty, although their study does not specifically focus on brand image. Research done by Aferi and Yeni (2022) as well as Nurrohman et al. (2023) confirms that brand image and service quality contribute to electronic satisfaction, which influences customer loyalty. Thus, hypothesis H10, which states that electronic satisfaction mediates the positive influence of brand image on electronic customer loyalty, is supported and strengthened by various empirical evidence.

H10: E-Satisfaction mediate positive relationship between Brand Image to e-Customer Loyalty

Studies by Pratiwi et al. (2021) state that high-quality electronic services contribute to increasing e-trust, which in turn strengthens customer loyalty among OVO e-wallet users in Malang. Mittal and Kaur (2023) also found that in apps providing meal delivery, e-trust is a crucial mediator between service quality and customer loyalty. Chen et al. (2023) emphasized that companies with strong AI-based services have loyal customers because those customers trust them. In addition, Akroush et al. (2021) highlighted the integral role of online trust as a mediator in online recruitment services. These findings support the hypothesis that e-trust mediates the positive relationship between e-service quality and electronic customer loyalty, providing empirical evidence for this claim.

H11: E-Trust mediates positive relationship between e-Service Quality and e-Customer Loyalty.

Study of Wilis and Nurwulandari (2020) shows that in online markets such as Traveloka, e-trust plays a crucial intermediary role in the relationship between company image and customer loyalty. Pratiwi et al. (2021) and Indriastuti et al. (2022) state that the influence of brand image on loyalty is especially noticeable in contexts where e-trust and service quality are present, such as with the OVO app and online banking. The studies by Alnaim et al. (2022) and Sihombing et al. (2023) also support the importance of e-trust as a key factor in maintaining online customer loyalty to the brand.

H12: E-Trust mediates positive relationship between Brand Image and e-Customer Loyalty

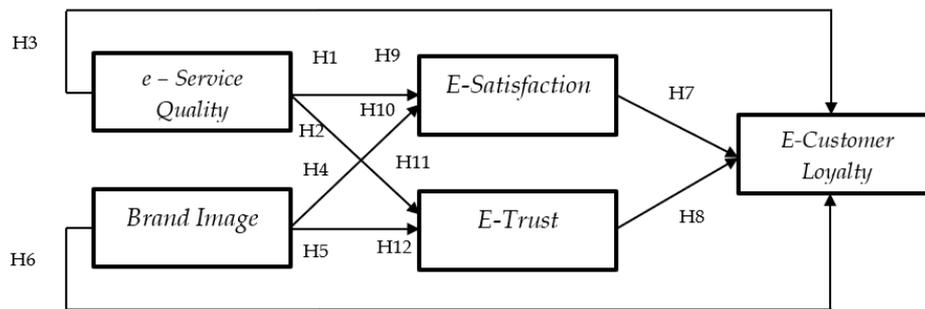


Figure 1. Conceptual Framework

## METHOD

This research design is explanatory design and quantitative methodology, this study with e-satisfaction and e-trust as mediators, this explanatory research seeks to examine the correlation between e-service quality and brand image factors on e-customer loyalty. This research aims to elucidate the direct and indirect relationships among these aspects within the context of e-commerce. The technique chosen is purposive sampling, namely the researcher can select respondents who meet the research criteria (Indriantoro & Supomo, 2020). A total of 300 respondents were selected as the research sample, which is considered adequate for quantitative analysis and structural equation modeling in e-commerce research. The criteria used in this study are:

1. People who have experience purchasing retail products (fashion, daily necessities, electronics, etc.) to be relevant to the focus of this research.
2. Aged 18–35 years, the most active age range in online shopping and influences market trends.
3. People who are willing to be respondents in this study

Table 1. Construct/Items Used in The Questionnaire

Variables	Code	Items Used in The Questionnaire	Source
e-Service Quality	ESQ1	Searching for a certain product via the app is a breeze.	Jou <i>et al.</i> (2024)
	ESQ2	The app's product descriptions are precise and useful.	
	ESQ3	Quick to respond and provide useful information, the service staff impressed me.	
	ESQ4	Using the e-commerce app to put things in my basket and pay for them was a breeze.	
	ESQ5	The checkout process is fast and secure.	
	ESQ6	E-commerce applications have a secure payment process.	
Brand Image	BI1	This brand awaken sympathy.	Araújo <i>et al.</i> (2023)
	BI2	The unique character that this brand exudes makes it stand out from the crowd.	
	BI3	Buying this brand's products reflects the type of person I am.	

Variables	Code	Items Used in The Questionnaire	Source
	BI4	I have a notion of the kind of individuals who purchase things from this firm.	
	BI5	The products offered by this brand are of high quality.	
	BI6	Compared to similar items from other brands, this one has superior characteristics.	
	BI7	Compared to its rivals, this brand's items tend to be on the pricier side.	
e-Satisfaction	ES1	I am satisfied with experience using e-commerce.	Alnaim <i>et al.</i> (2022)
	ES2	I am happy with the experience of using e-commerce.	
	ES3	I am amazed with experience using e-commerce.	
	ES4	Feeling I about good use of e-commerce.	
e-Trust	ET1	I trust e-commerce apps to be a secure way to purchase online.	Jou <i>et al.</i> (2024)
	ET2	Using e-commerce apps to pay for things and do other financial activities is secure.	
	ET3	I hope that online stores won't share my personal information (such my name, email address, and phone number) with other businesses for profit.	
	ET4	I'm sure that the application system will take care of any problems or disagreements that come up with the transaction.	
	ET5	I believe in the characteristics of the e-commerce application system.	
	ET6	Online merchants provide me information I can trust when I pay for things.	
e-Customer Loyalty	ECL1	Online shopping sites are frequent destinations for my purchases.	Ashiq and Hussain. (2024)
	ECL2	I was asked for my recommendation of an internet store, and I sent them in the direction of a certain site.	
	ECL3	I was the one who spread the word about how great internet stores are.	

## RESULT AND DISCUSSION

### Result

#### Demographics Characteristics of Participants

Table 2. Demographic Characteristics of Participants

Category	Information	Amount	Percentage
Gender	Man	142	47.3%
	Woman	158	52.7%
Age	< 20 years	75	25%
	>30 years	15	5%
	20-25 years	187	62%
	26-30 years old	23	8%
Last education	Diploma (D3/D4)	20	7%
	Masters (S2)	7	2%
	Bachelor degree)	92	31%
	High School/Vocational School	178	59%
Domicile	JUNIOR HIGH SCHOOL	3	1%
	Grogol, DKI Jakarta	1	0.3%
	North Jakarta	1	0.3%
	Bandung City, West Java	6	2.0%
	Batam City, Riau Islands	254	84.6%
	Jakarta City	5	1.7%

Category	Information	Amount	Percentage
	Semarang City, Central Java	3	1.0%
	Yogyakarta City, Special Region	3	1.0%
	Poor	1	0.3%
	Medan	1	0.3%
	Sydney, Australia	1	0.3%
	Tangerang	1	0.3%
	Tanjung Balai Karimun, Karimun Islands	2	0.7%
	Tanjung Pinang, Riau Islands	22	7.33%
	Business	2	0.7%
	Dentist	1	0.3%
	Housewife	1	0.3%
	Students	146	48.7%
Work	State-Owned Enterprise Employees	1	0.3%
	Government employees	7	2.3%
	Private employees	93	31%
	Private Employees and Students	2	0.7%
	Doesn't work	4	1.3%
	Videographer	1	0.3%
	Self-employed	42	14%
Monthly Income	<Rp4,600,000	111	37%
	>Rp10,000,000	28	9.3%
	Rp4,600,000 to Rp5,000,000	89	29.7%
	Rp. 5,000,000 to Rp. 10,000,000	72	24%
How many times do you typically purchase retail products from e-commerce in a month?	<3 times	109	36.3%
	3-5 times	119	39.7%
	5-10 times	38	12.7%
	more than 10 times	34	11.3%
How long have you been purchasing retail products through e-commerce platforms?	<1 year	34	11.3%
	>5 years	77	25.7%
	1-3 years	121	40.3%
	4-5 years	64	21.3%
	Never	4	1.3%

Source: Processed Primary Data (2025)

From the 300 respondents, the majority were female (52.7%) and aged 20–25 years (62%), indicating young consumers who actively shop online and have dynamic brand loyalty. Their secondary to higher education levels (59% of senior high school/vocational high school, 31% of undergraduate) reflect consumers who are critical of the quality, price, and image of retail products. Most reside in Batam (84.6%), a trading center with ample access to global retail products, and their diverse occupations (48.7% of students, 31% of private sector employees) and incomes (<Rp4.6 million 37% to >Rp10 million) reflect variations in purchasing power relevant for customer loyalty analysis. E-commerce transaction intensity of 3–5 times/month (39.7%) indicates high digital shopping habits. This combination of characteristics makes the sample highly representative for examining the determinants of customer loyalty in retail companies through e-commerce platforms.

**Outer Model****Table 3.** Outer Model

Construct	Item	Convergent Validity (Outer Loading)	VIF	Discriminant Validity (AVE)	Composite Reliability	Cronbach Alpha	R Square Adjusted
Brand Image	BI1	0.792	2,210	0.667	0.919	0.916	
	BI2	0.818	2,374				
	BI3	0.803	2,623				
	BI4	0.847	3,077				
	BI5	0.840	2,845				
	BI6	0.854	2,974				
	BI7	0.757	2,104				
E-Customer Loyalty	ECL1	0.851	1,914	0.775	0.857	0.854	0.649
	ECL2	0.903	2,469				
	ECL3	0.885	2,174				
E-Satisfaction	ES1	0.895	2,966	0.805	0.920	0.919	0.593
	ES2	0.923	3,760				
	ES3	0.892	2,962				
	ES4	0.880	2,629				
E-Service Quality	ESQ1	0.871	2,945	0.711	0.918	0.918	
	ESQ2	0.842	2,649				
	ESQ3	0.746	1,941				
	ESQ4	0.867	3,676				
	ESQ5	0.877	3,776				
	ESQ6	0.847	2,723				
E-Trust	ET1	0.812	2,527	0.719	0.925	0.921	0.745
	ET2	0.877	3,348				
	ET3	0.780	2,175				
	ET4	0.876	3,225				
	ET5	0.864	2,946				
	ET6	0.873	2,986				

Source: Processed Primary Data (2025).

According to the findings in Table 3, all of the variables have high outer loadings, with values between 0.746 and 0.923. This shows that the variable constructions are well-organised. The table shows that the model's reliability and construct validity are excellent, which means that each construct has rather high measurement quality. All of the Cronbach's alpha values are over 0.85, and several, such brand image (0.916), e-satisfaction (0.919), e-service quality (0.918), and e-trust (0.921), are even above 0.90. These findings demonstrate that each signal within the construct has substantial internal consistency (Hair *et al.*, 2020). Furthermore, for all constructs the composite dependability values (*rho\_a* and *rho\_c*) exceeded the minimum criteria of 0.70, even reaching more than 0.90, thus indicating a very high level of construct dependability (Sarstedt *et al.*, 2022).

Each of the constructs in the convergent validity test has an AVE value more than 0.50, meaning that it accounts for more than half of the indicator's variation (Fornell & Larcker, 1981). This study's measuring model satisfies the criteria for

convergent validity and high dependability; so, it is appropriate for use in future research, such as verifying the structural model of the link between components.

With VIF values below 5 for every variable, this study's data is of good quality and free of CMV-induced bias.

**Table 4.** Heterotrait–Monotrait Ratio of Correlations (HTMT)

	<b>Brand Image</b>	<b>e-Customer Loyalty</b>	<b>e-Satisfaction</b>	<b>e-Service Quality</b>	<b>e-Trust</b>
Brand Image					
E-Customer Loyalty	0.763				
E-Satisfaction	0.692	0.892			
E-Service Quality	0.692	0.745	0.804		
E-Trust	0.838	0.773	0.804	0.855	

Source: Processed Primary Data (2025).

Strong discriminant validity is inferred from the table of results of the Heterotrait-Monotrait Ratio of Correlations (HTMT) study that is shown above. The more sensitive HTMT is for assessing discriminant validity, or how distinct a concept is from others, it is suggested in PLS-SEM. Henseler *et al.* (2015) claimed that the HTMT value of less than 0.90 indicates that the two constructs have sufficient discriminant. Hair *et al.* (2020), depending on the study environment and the intended confidence level, proposes a more cautious threshold of 0.85. Since all HTMT values in the table fall below the 0.90 criterion, one can conclude that there are no discriminant validity issues among the examined constructs. For example, the HTMT value between brand image and e-trust is 0.838, still below the established maximum threshold. The highest value revealed between e-customer loyalty and e-satisfaction is 0.892, which, although close to 0.90, is still reasonable within the framework of a model with closely interrelated, theory-based constructs. Between brand image and e-satisfaction at 0.692, the lowest HTMT value indicates a somewhat significant discriminant between the two constructs. Consequently, it can be said that each pair of constructs in the model can be legitimately separated from each other and that they have no overlapping conceptual or empirical difficulties. This ensures that the measurement model used meets the requirements for discriminant validity, thus allowing one to rely on the measurement findings to understand the relationships between the structural model's many components.

### Inner Model

**Table 5.** Inner Model

XY	t-Statistic	P-Value	Conclusion	Information
E-Service Quality -> E-Satisfaction	7,830	0,000	Significant Positive	H1 Accepted
E-Service Quality -> E-Trust	10,815	0,000	Significant Positive	H2 Accepted

XY	t-Statistic	P-Value	Conclusion	Information
E-Service Quality -> E-Customer Loyalty	0.955	0.339	Not Significant	H3 Rejected
Brand Image -> E-Satisfaction	4,216	0,000	Significant Positive	H4 Accepted
Brand Image -> E-Trust	9,514	0,000	Significant Positive	H5 Accepted
Brand Image -> E-Customer Loyalty	4,259	0,000	Significant Positive	H6 Accepted
E-Satisfaction -> E-Customer Loyalty	8,513	0,000	Significant Positive	H7 Accepted
E-Trust -> E-Customer Loyalty	0.229	0.819	Not Significant	H8 Rejected
E-Service Quality -> E-Satisfaction -> E-Customer Loyalty	6,471	0,000	Significant Positive	H9 Accepted
Brand Image -> E-Satisfaction -> E-Customer Loyalty	3,639	0,000	Significant Positive	H10 Accepted
E-Service Quality -> E-Trust -> E-Customer Loyalty	0.229	0.819	Not Significant	H11 Rejected
Brand Image -> E-Trust -> E-Customer Loyalty	0.226	0.821	Not Significant	H12 Rejected

Source: Processed Primary Data (2025).

## Discussion

H1: E-Service Quality has positive influence on e-Satisfaction

The effect value ( $t = 7.830$ ,  $p = 0.000 < 0.05$ ) indicates a significant positive relationship between e-service quality and e-satisfaction. This finding suggests that higher levels of electronic service quality lead to increased customer satisfaction. When online services are efficient, reliable, and responsive, customers tend to perceive greater value and experience higher satisfaction. Therefore, this hypothesis is significant positive and accepted, confirming that improving e-service quality enhances customer satisfaction. Wang (2024) research discovered that service quality in the realm of express logistics enhanced by Internet Plus technology in Chengdu, China, significantly influences customer happiness. Customers are happy with e-services when they are quick, accurate, and dependable. This makes them more loyal in the long run.

Similar findings were also described by Kim and Yum (2024) that customers are happy when the service is excellent, which means that the interface is easy to use and the experience is intuitive. In addition, research Ashiq and Hussain (2024) strengthens the above results by explaining that e-service quality directly influences customer satisfaction and loyalty in the context of online shopping in Pakistan.

H2: E-Service Quality has positive influence on e-Trust

The statistical result ( $t = 10.815$ ,  $p = 0.000 < 0.05$ ) demonstrates a strong and significant positive effect of e-service quality on e-trust. This indicates that customers are more likely to trust an online platform when the services provided are consistent, secure, and dependable. High-quality electronic services reduce uncertainty and perceived risk, thereby strengthening customer trust. Thus, this hypothesis is significant

positive and accepted. Based on the findings Pratiwi et al. (2021), quality of electronic services may affect how loyal people are to a business, like OVO in Malang City, via e-trust and brand image. This may help people trust (e-trust), which is a very important part of building trust.

In line with this research, the hypothesis H2 which stated that "Electronic Service Quality has a positive influence on Electronic Trust" is strongly supported Kim & Yum (2024) that also found that when it comes to e-commerce market platforms, the quality of service helps build trust amongst customers. Furthermore, in the study Mittal & Kaur (2023) found that good service quality can strengthen consumer trust in the application.

Therefore, hypothesis H2, which stated that "service quality has a positive influence on e-trust" is accepted based on available evidence. Good service quality improved user experience and fosters trust, which increases loyalty and the desire to continue using digital platforms and applications.

H3: E-Service Quality has positive effect on e-Customer Loyalty.

The effect value ( $t = 0.955$ ,  $p = 0.339 > 0.05$ ) shows that e-service quality does not have a significant direct effect on e-customer loyalty. Although service quality is important, this result suggests that it alone is insufficient to directly foster customer loyalty without other supporting factors such as satisfaction or brand perception. Consequently, this hypothesis is not significant and rejected. According to Pratiwi et al. (2021), in digital era ensuring consumer loyalty heavily relies on e-services quality. If a lot people using online platforms for e-wallets, online shopping, and food delivery, e-services quality offered greatly influences how engaged and satisfied people remain with them.

As well as Ashiq and Hussain (2024) stated that offering exceptional digital services is highly essential since both e-trust and e-service quality help promote e-loyalty. Khan et al. (2023) found that when it comes to online banking, the quality of e-service has a huge influence on how loyal customers are. Happy customers are what links the two. Finally, Mittal & Kaur (2023) concluded that customers are more likely to remain loyal to the firm if they have pleasant experiences with its online offerings.

H4: Brand Image has positive influence on e-Satisfaction

The result ( $t = 4.216$ ,  $p = 0.000 < 0.05$ ) indicates a significant positive relationship between brand image and e-satisfaction. A strong and favorable brand image enhances customers' expectations and perceptions, leading to greater satisfaction with electronic services. Customers tend to feel more confident and pleased when interacting with well-regarded brands. Therefore, this hypothesis is significant positive and accepted. Wang (2024) research examining customer satisfaction and loyalty towards Internet Plus in the express logistics sector in Chengdu, China, can link hypothesis H4, which states that brand image has a positive influence on e-commerce

satisfaction. In this context, brand image influences customers' impressions of the level of service they receive. If a company has a strong and positive brand image, consumers are likely to be more satisfied with their purchasing or service experience, which increases e-commerce satisfaction.

Raman and Ramachandaran (2023) found that brand image influences consumer purchasing decisions and satisfaction levels when shopping online. This supports hypothesis H4, as positive experiences consumers have when interacting with brands with good image lead to higher satisfaction. Consumers who feel emotional attachment to a brand have greater risk of repeat purchases and forming brand loyalty.

Overall, hypothesis H4 can be considered true, as several studies have shown that a strong and good brand image helps increase consumer satisfaction in various fields, including express logistics and online shopping.

H5: Brand Image has positive influence on e-Trust

The statistical finding ( $t = 9.514$ ,  $p = 0.000 < 0.05$ ) confirms a significant positive effect of brand image on e-trust. This suggests that a reputable and credible brand image plays a crucial role in building customer trust in an online environment. Customers are more willing to rely on brands they perceive as professional and trustworthy. Hence, this hypothesis is significant positive and accepted. The findings interpreted by Wilis and Nurwulandari (2020), this study showed that brand image is very important for developing trust with consumers on digital platforms. Consumers who have good opinion of a brand are more likely to trust the services it offers, which leads to increased customer satisfaction and loyalty. This backs up the premise that a good brand image may lead to more e-trust, which proves hypothesis H5.

Furthermore, Hendrawan and Agustini (2021) found that customers faith in a product or service may be bolstered by a positive perception of the brand. Some further research was carried out by Pratiwi et al. (2021) showed came to the same conclusion: e-trust is strongly correlated with both the quality of electronic services and the perception of a brand. Furthermore, the research done by Handayani, Widowati, and Nuryakin (2021) Shopee customers also highlighted the importance of a positive brand image in building e-trust.

H6: Brand Image has positive influence on e-Customer Loyalty

The effect value ( $t = 4.259$ ,  $p = 0.000 < 0.05$ ) shows that brand image has a significant positive influence on e-customer loyalty. This result indicates that customers are more likely to remain loyal to brands with a strong and positive image. A favorable brand image encourages repeat usage and long-term commitment. Therefore, this hypothesis is significant positive and accepted. Brand image has a positive influence on e-customer loyalty, this also supported by previous study done by Raman and Ramachandaran (2023). The study found that consumers tend to be more loyal to platforms that have demonstrated a commitment to product quality and transparency in

online transactions. Thus, this study supports the hypothesis that a positive brand image can increase e-customer loyalty.

In the context of digital wallet services like OVO in Malang City, brand image has also been shown to play a crucial role in building e-loyalty. E-wallet services like OVO need to maintain their brand image by providing high-quality services to increase consumer trust (e-trust). Loyalty from customers is a direct result of this trust. Customers are more likely to remain loyal to a company if they have a great impression of it and feel safe and content while utilizing the platform.

Online food delivery services with a strong brand image, including good reputation and excellent service, have successfully attracted loyal customers. This is due to consumers' positive perceptions of brands they perceive as trustworthy and high-quality. When a brand image successfully reflects positive values such as speed and security, consumers are more likely to remain loyal to the service, indicating that brand image does indeed influence consumer loyalty.

Overall, hypothesis H6, which stated that brand image has positive influence on e-customer loyalty, is supported by evidence from various studies. A good brand image drives customer loyalty by creating satisfying experiences and trust in the brand. This proves the validity of hypothesis H6, where a positive brand image not only influences consumer perception but also increases their likelihood of loyalty to a particular digital platform or online service.

H7: E-Satisfaction has positive influence on e-Customer Loyalty

The result ( $t = 8.513$ ,  $p = 0.000 < 0.05$ ) demonstrates a significant positive relationship between e-satisfaction and e-customer loyalty. This finding suggests that satisfied customers are more inclined to continue using the service and recommend it to others. Customer satisfaction plays a key role in fostering loyalty in electronic service contexts. Thus, this hypothesis is significant positive and accepted.

Previous research supports this statement, namely Wang (2024) showed that there is a significant link between how happy customers are with internet services in Chengdu, China's express logistics industry and how loyal they are. Ashiq and Hussain (2024) also stated that e-commerce clients' e-satisfaction and e-loyalty are greatly affected by e-service quality and e-trust.

Khan et al. (2023) also emphasized that customer pleasure leads to increase loyalty when they get high-quality online services. This research emphasizes the role of e-satisfaction as a mediator between the COVID-19 epidemic and consumer loyalty to online banking services. Research also provides more evidence, such as Silviana and Puspaningrum (2022) who found that increased customer satisfaction and loyalty, particularly among new students in East Java, is largely attributable to Tokopedia's excellent customer experience and high-quality e-services.

#### H8: E-Trust has positive influence on e-Customer Loyalty

The statistical value ( $t = 0.229$ ,  $p = 0.819 > 0.05$ ) indicates that e-trust does not have a significant effect on e-customer loyalty. Although trust is important, this result suggests that trust alone does not directly translate into loyal behavior without satisfaction or emotional attachment. As a result, this hypothesis is not significant and rejected. Pratiwi et al. (2021) stated that in e-wallet apps like OVO in Malang, e-trust is very important for building user e-loyalty. This means that customers who trust service providers a lot are more likely to stay loyal and keep utilising such services.

Study Ashiq and Hussain (2024) according to research conducted in Pakistan, high levels of e-trust and e-service quality lead to increased e-satisfaction, which in turn increases the likelihood that consumers would stay loyal to a business. In addition, the examination Silviana and Puspaningrum (2022), research on the Tokopedia platform shows that e-trust and e-service quality contribute to customer satisfaction, acting as mediators in shaping customer loyalty. In this case, e-trust not only directly influences loyalty but also indirectly through user satisfaction, demonstrating that trust creates a strong foundation for loyalty.

Study Chhabra (2018) on online banking in India also revealed that e-trust is a key factor influencing customer loyalty. In an analysis of customer perceptions of service quality, trust, satisfaction, and loyalty, trust was shown to be a key element driving customer loyalty. Hasan and Liana (2022) also revealed that when people trust a brand or company, they may become loyal to it. People who buy from businesses that promote on social media naturally worry about things like the safety of their transactions, the quality of items and so on. People are more inclined to tell their coworkers about a business they already trust or make repeat purchase.

#### H9: E-Satisfaction mediates positive relationship between e-Service Quality and e-Customer Loyalty.

The mediating effect result ( $t = 6.471$ ,  $p = 0.000 < 0.05$ ) shows that e-satisfaction significantly mediates the relationship between e-service quality and e-customer loyalty. This indicates that high e-service quality increases customer satisfaction, which in turn leads to stronger customer loyalty. Therefore, this mediation hypothesis is significant positive and accepted. This study Ashiq and Hussain (2024) showed that in Pakistani internet buying, how happy a customer is with the service affects how loyal they are to the store. They found that consumers are more likely to be happy and loyal when they trust an online business. This information supports Hypothesis H9, which says that making the connection between the quality of an online service and the loyalty of its customers stronger depends on making sure those users are satisfied with their experience.

A study by Khan et al. (2023) also showed that providing excellent service makes customers happier, which in turn makes them devoted customers. Another

relevant study is the study Silviana and Puspaningrum (2022) about Tokopedia measures client loyalty by investigating factors including trust, experience, and the calibre of electronic services. Akroush et al. (2021) found that elements like as e-trust and e-satisfaction affect e-loyalty, which in turn affects the calibre of e-services. Hypothesis 9 is supported by our findings, which demonstrate that customer happiness is a crucial factor in determining the quality of an online service and the loyalty of its users.

H10: E-Satisfaction mediates positive relationship between Brand Image and e-Customer Loyalty.

The effect value ( $t = 3.639$ ,  $p = 0.000 < 0.05$ ) confirms that e-satisfaction significantly mediates the relationship between brand image and e-customer loyalty. This finding suggests that a positive brand image enhances customer satisfaction, which subsequently encourages loyalty. Thus, this hypothesis is significant positive and accepted. The findings interpreted by Wilis and Nurwulandari (2020), this research demonstrates that Traveloka's online customer loyalty is boosted via e-satisfaction, which improves the brand's image and the quality of online services. This research demonstrated that e-satisfaction significantly enhances customer satisfaction while reinforcing the correlation between favorable brand image perceptions and customer loyalty. A favorable association between brand image and e-customer loyalty may be attributed, according to this study, to e-satisfaction mediating this relationship (H10).

Furthermore, research done by Yuwono and Anggiani (2024) found that when people have more good feelings about a brand, they are more likely to be satisfied with it, which makes them more loyal. The findings were interpreted by Alnaim et al. (2022) asserted that e-satisfaction and e-trust are two crucial things that help link e-service quality and e-loyalty. Aferi and Yeni (2022) as well as Nurrohman et al. (2023) also provides evidence-based information about the key role of online service quality and brand perception in enhancing online satisfaction, which in turn influences customer loyalty. This research lends credence to the idea that brand image affects e-satisfaction and, at the same time, boosts customer loyalty in the digital space. Thus, using the data from the previous studies, we may conclude that hypothesis H10 is correct: e-satisfaction mediates the positive relationship between brand image and e-customer loyalty.

H11: E-Trust mediates positive relationship between e-Service Quality and e-Customer Loyalty.

The statistical result ( $t = 0.229$ ,  $p = 0.819 > 0.05$ ) indicates that e-trust does not mediate the relationship between e-service quality and e-customer loyalty. Although e-service quality increases trust, trust does not significantly lead to loyalty in this model. Therefore, this mediation hypothesis is not significant and rejected.

The mediation hypothesis is rejected because e-trust alone is not sufficient to transform improved e-service quality into loyal customer behaviour. Although high e-service quality can enhance customers' trust in an online platform, this trust functions more as a basic requirement or hygiene factor rather than a decisive driver of loyalty. In highly competitive e-commerce environments, customers may already expect platforms to be trustworthy; therefore, trust does not create differentiation or strong emotional attachment. As a result, customers may trust a service provider but still switch to competitors if they perceive better value, convenience, or satisfaction elsewhere.

This rejection is supported by previous studies indicating that e-trust alone is not sufficient to create e-customer loyalty. Prasetyo (2024) found that e-trust and e-service quality did not positively affect e-loyalty, either directly or indirectly. Ardani (2025) also reported a negative effect of e-trust on e-loyalty, emphasizing that loyalty is more strongly driven by customer satisfaction. Although Kasfunniri (2025) showed that e-trust can influence loyalty through e-satisfaction, this confirms that trust requires satisfaction as a pathway. Prasetyawati et al. (2025) concluded that e-trust does not consistently mediate loyalty without satisfaction. Therefore, these findings support the rejection of the mediation hypothesis in this study.

H12: E-Trust mediates positive relationship between Brand Image and e-Customer Loyalty.

The effect value ( $t = 0.226$ ,  $p = 0.821 > 0.05$ ) shows that e-trust does not significantly mediate the relationship between brand image and e-customer loyalty. This suggests that while brand image enhances trust, trust alone does not directly encourage loyal behavior. Consequently, this hypothesis is not significant and rejected.

This hypothesis is rejected because e-trust alone is insufficient to convert a positive brand image into loyal customer behavior. Although a strong brand image can increase customers' trust in an e-commerce platform, trust functions more as a basic expectation rather than a decisive factor in fostering loyalty. In competitive digital markets, customers may trust multiple brands simultaneously, making trust less effective in differentiating one brand from another. As a result, loyalty is more likely driven by factors such as customer satisfaction, perceived value, and actual service experience, rather than trust alone. This explains why e-trust does not significantly mediate the relationship between brand image and e-customer loyalty in this study, leading to the rejection of the hypothesis.

This finding is supported by several previous studies that indicate trust does not always function as an effective mediator between brand image and loyalty. Wattimury (2026) found that although brand image positively influences trust and satisfaction, loyalty is more strongly shaped through satisfaction, highlighting that trust works better when combined with experiential factors. Hermawanto (2025) demonstrated that while brand image significantly enhances trust, trust does not mediate the relationship

between brand image and purchase decisions, confirming that trust alone is insufficient to translate brand perceptions into behavioral outcomes. Hendrawan (2021) reported that brand image and e-satisfaction significantly affect e-loyalty, whereas trust has no significant effect and therefore fails to mediate the relationship

## **CONCLUSION**

According to the results, there is strong positive feedback loop between e-satisfaction and e-service quality. This indicates that the service is meeting the expectations of the clients. People are more likely to trust if provide high-quality e-services, which in turn increases their e-trust. Other variables beyond service quality are critical for developing customer loyalty, as the quality of e-service does not significantly influence e-customer loyalty. Online trust, contentment, and loyalty are all greatly affected by how consumers see a brand. This suggests that customers may be more satisfied, loyal, and trusting if they have a positive impression of the brand. The positive relationship between e-satisfaction and e-customer loyalty highlights the significance of client happiness in fostering loyalty. Nevertheless, e-trust did not significantly influence e-consumer loyalty, suggesting that trust alone may not be sufficient to maintain customer loyalty. Customers are more likely to remain loyal to an online business if they are satisfied with the services they get there. Consider the image of a brand as an example. Neither the relationship between brand image, e-trust, and e-customer loyalty, nor the relationship between e-service quality, e-trust, and e-customer loyalty, has any substantial influence via mediation.

This study has several issues, the data could not capture changes in customer behaviour over time or seasonal patterns in e-commerce usage since it was collected within a small span. Since the research only surveyed people in one place, its findings may not be representative of how people throughout the country shop online. In spite of the fact that additional elements like promotions, price, and user experience may influence customer loyalty, the variables used are limited to e-service quality, e-brand image, e-satisfaction, e-trust, and e-customer loyalty.

This suggests ways to improve the e-services quality, how to make customers happier and more trusting, focus on making electronic services better. Companies need to keep working on their brand image since a strong brand image has big effect on how happy and loyal customers. Focus on e-satisfaction, such as make customers happier to keep them coming back. Service and brand image development at the same time, for the best long-term benefits, put money into both service quality and brand image.

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